

RETIREMENT PLANS, HOUSING, AND FRINGE BENEFITS
FOR NEW YORK CAREER FARM WORKERS

By

C. A. Bratton

October 1974

No. 74-26

RETIREMENT PLANS, HOUSING, AND FRINGE BENEFITS
FOR NEW YORK CAREER FARM WORKERS*
Findings From 1972 Study

C. A. Bratton

Information on labor management practices related to regular or "career" farm workers is relatively limited. Studies of farm workers in general have been few in number and those that have been made have usually dealt with seasonal or migrant workers. In part, this probably is because of the sensational features of the migrant labor situation.

In New York State, there is a class of farm workers commonly referred to as "regular" hired men. These are the year-round workers on the farm who usually work closely with the farmer. Oftentimes, the worker is a son or relative, but in other cases he is a nonrelated worker in the community. These workers are not "conspicuous" like the seasonal or migrant workers.

As farm operations have become more commercialized, the arrangements with the workers have become more businesslike. They no longer live as part of the farm family but work for wages and maintain a home of their own. Their contributions to the operations of the farm are recognized but not given much attention when compared with aspects of the operation such as the cropping practices, the feeding and care of the livestock, or the profitability of the business.

"Labor management" as it pertains to the regular workers on family-type farms is probably the most neglected phase of our farm management research and education. Recently, a few farm leaders and farm management professionals have expressed some concern about this situation.

Career Farm Workers

The Census defines regular farm workers as those who work 150 days or more during the year. This is viewed from the employer's point of view so really means "regular jobs." A worker might be employed 300 days during a year but not work on any one farm more than 30 days. In this sense, he would be a regular farm worker but not according to the census definition.

Career farm workers as used here are those employees on farms who are in year-round jobs and consider farm work as their vocation.

Relatively little is known from our farm management research about career farm workers. In the summer of 1971, a pilot study was made to learn a few things about New York career farm workers and their interests and concerns. The findings from this study suggested some things about the characteristics of this group.

* Talk given at Manpower Conference for Extension Field Staff held at Cornell University, September 24-25, 1974.

Farm Employer Concerns

Farmers are confronted with the problem of attracting and holding good regular workers. Although this is seldom referred to as a farm management problem, it is a concern and truly a part of farm management.

In a regional winter meeting of farmers, labor management practices were under discussion, and some of the operators asked about retirement plans for farm workers. The question may have arisen in part because of tax considerations as related to the Keogh Plan or H.R. 10 provisions. This inquiry gave rise to a second pilot study of career farm workers in the summer of 1972 which focused on retirement plans, housing arrangements, and other fringe benefits. A secondary purpose was to gain a little more information about the characteristics of New York career farm workers.

Study Procedures

In the 1971 study, a relatively simple type survey form was developed and used in personal interviews with the workers. This served as a device for recording information reported by the worker. The 1971 form was used as a basis for developing a form for use in 1972.

It was decided in 1972 to interview both employers and employees. Two survey forms, therefore, were developed but many of the same questions were included in both.

An agricultural college student was employed during the summer to do the interviewing. The cooperation of extension agents was obtained and a few agents took some interviews. The principal role of the agents was assistance in locating cooperating farms for the survey.

The original guide for selecting farms for the study was to locate those farms with retirement plans for their workers. It soon became evident that there were very few with plans in operation so the guidelines were expanded to include farms with plans in operation, those that had actively considered plans, or those that were of a size where a retirement plan for workers would be feasible. These guidelines were subjective in nature and depended much on the judgment of the extension agent.

From a research point of view, this was not a "scientifically" drawn sample. It was simply a study of individual case situations which seemed to have something to contribute to the purposes in mind. An effort was made to include different types of farms in the sample.

The extension agent suggested farms that might be used in the study. The interviewer would then contact the farmer and make an appointment for a visit. At the time of the visit, the interviewer would first interview the employer and then ask permission to interview his employees. The employees were interviewed individually and in most cases not more than two employees on a farm were interviewed since the major concern was on the benefits provided by the employer and in general these were the same for all employees on that place.

Results of the Study

It was difficult to find farms with retirement plans for workers. However, the interest in the subject was good and the farmers contacted were willing to cooperate. The farm workers also were most cooperative and interested. A total of 78 employers were interviewed and records obtained. On these 78 farms, records were obtained from 100 career farm workers. The farms were located in 18 counties as shown below:

<u>County</u>	<u>No. Farms</u>	<u>County</u>	<u>No. Farms</u>	<u>County</u>	<u>No. Farms</u>	
Cayuga	1	Franklin	1	Onondaga	2	
Clinton	1	Genesee	5	Ontario	5	
Columbia	1	Jefferson	10	Orleans	9	
Delaware	7	Madison	1	Tompkins	5	
Dutchess	4	Monroe	15	Tioga	1	
Essex	1	Niagara	4	Yates	5	
					Total	78

The survey forms were edited, the information coded and then punched on computer cards for summary and analysis. Selected statistics from the summary and analysis are presented in this paper for interpretation and use.*

Characteristics of the Career Farm Workers Interviewed

Eighty-six percent of these workers were married and they had an average of 2.7 children (table 1). These workers were employed principally on dairy farms (55%) but one-fifth of the farms had a combination of enterprises, one-fifth were fruit and/or fruit and vegetable farms. Two greenhouse and one poultry operation were included (table 2).

The distribution by age of the career workers on these farms was surprisingly uniform. The largest number was in the 25 to 34 year age group. The average age was 37.0 years (table 3). The wives were younger than their husbands by an average of 3.5 years (33.8 vs. 37.3).

Workers were divided into two age groups (i.e., under 35, and 35 and over) for general analysis. The younger group reported an average of 11.3 years of schooling compared with 9.3 years for the older workers. The average for all was 10.3 years (table 4).

A common complaint about farm workers is the failure to stay on the job. The average years spent on the present farm was 7. About one-fourth had been on the present farm 10 or more years, and one-half had been on the present farm five years or more (table 5). This indicates that some workers do stay with their employer a long time.

Weekly cash wages paid (in 1972) varied considerably. The average for all workers was \$119 per week, but 40 percent received \$100 or less per week. There was no significant difference in wages by age groups (table 6).

* Douglas Beech and Charles Krueger assisted with the statistical work.

Table 1. CHARACTERISTICS OF CAREER (REGULAR) FARM WORKERS
100 New York Farm Workers, 1972

Characteristic	Average
Age, years - worker	37
worker's wife	34
Schooling, years - workers	10.3
workers' wives	11.0
Married (percent)	86%
Children (number)	2.7
Percent living on the farm	79%
Percent owning their residence	26%
Years on present farm	7.0
Weekly income (average farm)	\$119
Health insurance (percent)	76%
Life insurance (percent)	63%
Provided a retirement plan by employer (percent)	24%

Table 2. TYPES OF FARMS INCLUDED IN STUDY
78 New York Employers, 1972

Type of Farm	Number	Percent
Dairy	43	55%
Combination of enterprises	16	21
Fruit	11	14
Fruit and vegetables	5	6
Greenhouse	2	3
Poultry	<u>1</u>	<u>1</u>
	78	100%

Table 3. AGE DISTRIBUTION OF CAREER FARM WORKERS AND THEIR WIVES
100 New York Farm Workers, 1972

Age	Career Farm Workers		Wives of Career Farm Workers	
	Number	Percent	Number	Percent
Under 20	4	4.0	3	3.5
20 - 24	13	13.0	18	21.2
25 - 34	34	34.0	30	35.3
35 - 44	22	22.0	19	22.4
45 - 54	13	13.0	9	10.6
55 & over	<u>14</u>	<u>14.0</u>	<u>6</u>	<u>7.1</u>
Total	100	100.0	85*	100.1**

Average age of career farm workers - 37.0 years

Average age of husbands - 37.3 years

Average age of wives - 33.8 years

* This information not available for one wife; the percentages are adjusted.

** Does not total exactly due to rounding.

Table 4. YEARS OF SCHOOL COMPLETED BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

Years of School Completed	Age of Worker				Total	
	Under 35		35 and Over			
	Number	Percent of Age Group	Number	Percent of Age Group	Number	Percent
Less than 8	1	2.0	7	14.3	8	8.0
8	7	13.7	14	28.6	21	21.0
9 - 11	11	21.6	16	32.7	27	27.0
12	28	54.9	11	22.4	39	39.0
13 or more	<u>4</u>	<u>7.8</u>	<u>1</u>	<u>2.0</u>	<u>5</u>	<u>5.0</u>
Total	51	100.0	49	100.0	100	100.0
Average years	11.3		9.3		10.3	

Table 5. YEARS SPENT ON PRESENT FARM BY CAREER FARM WORKERS
100 New York Farm Workers, 1972

Number of Years on Present Farm	Total	
	Number	Percent
1	16	16.2
2	12	12.1
3	11	11.1
4	11	11.1
5 - 9	25	25.3
10 - 14	10	10.1
15 - 19	8	8.1
20 & over	6	6.1
Total	99*	100.1**

Average years on present farm - 7.0

* This information not available for one worker; the percentages are adjusted.
** Does not total exactly due to rounding.

Table 6. WEEKLY CASH WAGE BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

Weekly Cash Wage	Age of Worker				Total	
	Under 35		35 and Over		Number	Percent
	Number	Percent of Age Group	Number	Percent of Age Group		
Under \$ 70	0	0.0	2	4.1	2	2.0
\$ 70 - 90	8	15.7	12	24.5	20	20.0
91 - 100	10	19.6	8	16.3	18	18.0
101 - 110	7	13.7	8	16.3	15	15.0
111 - 120	7	13.7	2	4.1	9	9.0
121 - 130	7	13.7	6	12.2	13	13.0
131 - 140	3	5.9	1	2.0	4	4.0
141 - 150	3	5.9	3	6.1	6	6.0
151 - 175	3	5.9	3	6.1	6	6.0
Over \$175	3	5.9	4	8.2	7	7.0
Total	51	100.0	49	99.9*	100	100.0

Average weekly wage \$121

\$118

\$119

* Does not total exactly due to rounding.

Retirement Plans Reported by Employers

Of the 78 farm employers interviewed, only 23 had a retirement plan for their workers. Another 20 had given consideration to retirement plans and reported ideas on the features they had considered. This leaves 35 that, although potentials, had not thought out any pointers on a retirement plan.

Eleven of the farms with retirement plans had only 1 or 2 regular workers, while 12 had 3 to 5 workers (table 7). Sixteen of the 20 farmers considering plans had only 1 or 2 workers. In general, it appears that these were moderate-sized farms that were concerned about retirement plans for the career workers they did employ.

These plans were relatively new with 13 only having been in operation one or two years. The oldest plan reported was ten years. This indicates the limited amount of experience farmers have had to date with retirement plans for workers.

The tax advantage under the Keogh Plan is often cited as a reason for initiating a retirement plan but 10 of the 23 were not under the tax plan. It would be of interest to know why these operators were not taking advantage of the tax feature. It also can be interpreted that the farmers had interests in retirement plans for reasons other than some tax savings.

Insurance was used as the basis for 12 of the plans, while mutual funds were used for 8 plans. Again among those who were considering plans, insurance was the most common basis reported. No attempt was made to determine the reason these financing plans were used. Perhaps the encouragement provided by insurance agents was a factor both in the type of financing used and in getting the farmer to adopt a retirement plan for his workers.

In only 3 of the 23 plans in operation, did the worker contribute to the retirement plan. In other words, for most of them, the employer was financing the plan entirely. On the other hand, in most of the plans, the worker could withdraw the equity in the plan if he left the job. The tax provisions require that the worker have a vested interest in the plan so this may have been a factor affecting this feature of the plans.

One concern was the worker's attitude toward the plan. Thirty-one of the 43 employers thought the workers were interested in retirement plans. Twenty-seven thought the plan would help attract and hold workers.

About four-fifths of the workers indicated they would like to learn more about retirement plans. About half of the workers were investing some money for retirement (table 8).

This pilot survey would suggest that relatively few farmers have initiated retirement plans for career workers but that there is interest and a potential for further developments in this area. There is a need for finding out more details on the plans now in operation and a challenge for some original thinking in regard to desirable elements and workable features for retirement plans for career farm workers.

Table 7. RETIREMENT PLANS FOR CAREER FARM WORKERS
78 New York Farm Employers, 1972

Item	Responses of Farmers	
	With Plans	Considering Plans
Number of farms	23	20
Number of regular workers:		
1 or 2	11	16
3 to 5	12	4
Years plan in operation:		
1 or 2	13	--
3 to 10	10	--
Base for retirement plan:		
Insurance	12	11
Mutual Funds	8	7
Other	3	2
Part of Keogh Plan (IRS-HR 10):		
Yes	13	12
No	10	8
Are payments related to farm income?		
Yes	5	12
No	18	8
Does the worker contribute?		
Yes (can if he wishes)	3	11
No	20	9
Can worker withdraw equity if he leaves?		
Yes	22	18
No	1	2
Terms for retirement benefits:		
Continue specified number years	0	1
Continue as long as worker lives	4	4
Continue for life of worker and wife	1	2
Lump sum payment	1	0
Options open to worker	17	13
Are workers interested in retirement plans?		
Yes	16	15
No	7	5
Will plan help attract and hold workers?		
Yes	14	13
No	9	7
Examples of descriptive features of plan:		
1% of wages paid invested in mutual funds		
5% of wages paid used to buy mutual funds - 4 times a year		
10% of cash wages invested in mutual funds (goes to worker after 5 years)		
\$300 per year paid on life insurance for worker		
\$400 per year paid on age-65 endowment insurance policy		
5% profits to mutual funds - distribute to workers on basis of wages		
10% farm profit paid into life insurance policy		
20% profits to mutual fund - divided among workers on basis wages earned		

Table 8. PLANS FOR RETIREMENT BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

	Age of Worker				Total*	
	Under 35		35 and Over		Number	Percent
	Number	Percent	Number	Percent		
<u>Proportion responding:</u>						
Ever discussed plans for retirement income with wife	17	39.5	17	39.5	34	39.5
Age farm workers should plan to retire:						
Work as long as possible	7	14.6	11	22.9	18	18.8
Depends on the man	6	12.5	8	16.7	14	14.6
Age 55	3	6.3	1	2.1	4	4.1
Age 60	9	18.8	3	6.3	12	12.5
Age 61 to 64	3	6.3	2	4.2	5	5.2
Age 65	20	41.7	18	37.5	38	39.6
Over 65	0	0.0	5	10.4	5	5.2
No idea where will live when retired	23	53.5	15	31.9	38	42.2
Amount of Social Security retirement income expected:						
Maximum possible	1	2.0	0	0.0	1	1.0
A value reported	7	14.3	11	22.4	18	18.4
No idea	33	67.3	34	69.4	67	68.4
None	8	16.3	4	8.2	12	12.2
Retirement plan provided by employer	12	23.5	12	24.5	24	24.0
Money being invested for retirement income	28	54.9	25	52.1	53	53.5
Wife will have retirement income	7	16.3	7	16.7	14	16.5
Ever discussed with others their pension plans	18	35.3	18	37.5	36	36.4
Like to learn about retirement plans for farm workers	43	84.3	35	72.9	78	78.8

* There were from zero to ten missing values for the various items.

Housing for Workers

Housing arrangements for farm workers is a topic of some concern. The traditional pattern is for the farmer to provide housing for regular hired workers. Among these 100 workers, 26 owned their own housing. Of the 74 who did not own their housing, 70 percent reported they had considered buying a place to live and half of them thought they could finance the purchase of a home (table 12).

The employers' responses to possible housing arrangements indicated that three-fourths had considered the possibility of having workers provide their own housing. About two-thirds indicated they would be willing to help a worker finance housing (table 11).

Housing is an important fringe benefit for farm workers. The custom of the employer furnishing housing is counter to the custom for most workers in our society. Some farmers are considering new arrangements. This may be an area for further study and possible changes which would improve the farm labor management practices.

Insurance for Workers

Three-fourths of the workers reported they had some health or medical insurance. About one-third had Blue Cross and Blue Shield provided by the employer. Since insurance is often not well understood by policyholders, this area probably would bear further investigation (table 13).

Thirty-seven percent of the workers reported owning no life insurance policies. Another 19 percent had life insurance but did not know the face value of the policies. In general, knowledge about life insurance seemed to be rather limited (table 14).

Career farm workers are certainly in need of insurance programs that would protect them in case of sickness. Social Security benefits would be related to their life insurance programs. Since insurance programs generally are not easily understood, it would appear that educational programs in this area might be helpful to these workers.

Table 9. OWNERSHIP OF EMPLOYEE'S RESIDENCE BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

Ownership of Employee's Residence	Age of Worker				Total	
	Under 35		35 and Over		Number	Percent
	Number	Percent of Age Group	Number	Percent of Age Group		
Employer	30	58.8	35	71.4	65	65.0
Worker	13	25.5	13	26.5	26	26.0
Rented	1	2.0	1	2.0	2	2.0
Parents	7	13.7	0	0.0	7	7.0
Total	51	100.0	49	99.9*	100	100.0

* Does not total exactly due to rounding.

Table 10. PRESENT HOUSING BY OWNERSHIP OF EMPLOYEE'S RESIDENCE
100 New York Farm Workers, 1972

Item	Ownership of Employee's Residence*				Total**	
	Employer		Employee		Number	Percent
	Number	Percent of Group	Number	Percent of Group		
<u>Type</u>						
House	56	86.2	18	78.3	74	84.1
Apartment	3	4.6	0	0.0	3	3.4
Mobile Home	6	9.2	5	21.7	11	12.5
<u>Location</u>						
In main house	1	1.5	0	0.0	1	1.2
On farm	57	87.7	8	42.1	65	77.4
In village	4	6.2	7	36.8	11	13.1
Other	3	4.6	4	21.1	7	8.3
Like present housing	62	95.4	15	100.0	77	96.3

* There were 91 workers who either owned their residence or lived in a residence provided by their employer.

** There were 3 missing values for "type," 7 for "location," and 11 for "like present housing."

Table 11. EMPLOYERS' RESPONSES TO HOUSING ARRANGEMENTS
78 New York Employers, 1972

Item	Number Employers	Percent
Have you ever rented housing for workers?		
Yes	26	33%
No	<u>52</u>	<u>67</u>
	78	100
Have you considered having worker provide own housing?		
Yes	31	40%
Some workers do now	13	17
All workers do now	14	18
No	<u>20</u>	<u>25</u>
	78	100
Would you be willing to help worker finance housing?		
Yes	45	57%
Depends on the man	6	8
No	24	31
No response	<u>3</u>	<u>4</u>
	78	100
Is worker with own house more likely to stay?		
Yes	25	32%
Depends on man	8	10
No idea	11	14
No	32	41
No response	<u>2</u>	<u>3</u>
	78	100
How much more per month would you pay a worker who provided his own house?		
Going rental rate	15	20%
Under \$50	6	8
\$ 50 - \$ 99	9	12
\$100 - \$149	26	33
\$150 - \$199	8	10
\$200 & over	5	6
No idea	5	6
No response	<u>4</u>	<u>5</u>
	78	100

Table 12. HOUSING INFORMATION BY AGE OF CAREER FARM WORKERS
WHO DID NOT OWN THEIR PLACE OF RESIDENCE*
100 New York Farm Workers, 1972

	Age of Worker					
	Under 35		35 and Over		Total**	
	Number	Percent	Number	Percent	Number	Percent
<u>Proportion responding:</u>						
Ever owned house or mobile home	8	22.9	8	22.9	16	22.9
Ever considered buying place to live	27	75.0	21	65.6	48	70.6
<u>Kind of place desired if were going to buy:</u>						
Old farm house	13	38.2	17	56.7	30	46.9
Old house in village	0	0.0	0	0.0	0	0.0
New house in village	3	8.8	1	3.3	4	6.3
New house in country	7	20.6	2	6.7	9	14.1
Mobile home	6	17.6	7	23.3	13	20.3
Other	5	14.7	3	10.0	8	12.5
Could finance purchase of home	18	52.9	17	53.1	35	53.0

* There were 74 workers who did not own their place of residence.

** There were from four to ten missing values for the various items.

Table 13. HEALTH OR MEDICAL INSURANCE BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

	Age of Worker					
	Under 35		35 and Over		Total	
	Number	Percent	Number	Percent	Number	Percent
<u>Proportion responding:</u>						
Have health or medical insurance	37	72.5	39	79.6	76	76.0
Provided Blue Cross by employer	17	33.3	17	34.7	34	34.0
Provided Blue Shield by employer	17	33.3	15	30.6	32	32.0
Covered by workmen's compensation	49	96.1	42	95.5	91	95.8*

* There were 5 missing values.

Table 14. LIFE INSURANCE HELD BY WORKERS AND THEIR WIVES
BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

Total Face Value of Policies	Age of Worker				Total	
	Under 35		35 and Over			
	Number	Percent	Number	Percent	Number	Percent
No policies owned	20	39.2	17	34.7	37	37.0
Own policies but no idea of their total face value	7	13.7	12	24.5	19	19.0
\$ 1 - \$ 5 thousand	4	7.8	5	10.2	9	9.0
6 - 10 thousand	7	13.7	5	10.2	12	12.0
11 - 15 thousand	2	3.9	4	8.2	6	6.0
16 - 20 thousand	3	5.9	2	4.1	5	5.0
21 - 30 thousand	4	7.8	1	2.0	5	5.0
Over \$30 thousand	4	7.8	3	6.1	7	7.0
Total	51	99.8*	49	100.0	100	100.0
Provided insurance by employer	7	13.7	10	20.4	17	17.0

* Does not total exactly due to rounding.

Table 15. SELECTED FRINGE BENEFITS RECEIVED BY AGE OF CAREER FARM WORKERS
100 New York Farm Workers, 1972

Proportion receiving:	Age of Worker				Total*	
	Under 35		35 and Over			
	Number	Percent	Number	Percent	Number	Percent
Milk	35	68.6	23	46.9	58	58.0
Meat	21	41.2	13	26.5	34	34.0
Electricity	28	54.9	22	45.8	50	50.5
Fuel	27	52.9	21	43.8	48	48.5
Meals	7	13.7	4	8.3	11	11.1
Other (fruits, vegetables, eggs, gas for car, phone, etc.)	17	33.3	25	51.0	42	42.0

* There was one missing value for electricity, fuel, and meals.

Table 16. WORK TIMES REPORTED BY EMPLOYEES, GROUPED BY AGE OF WORKER
100 New York Career Farm Workers, 1972

Work Time	Age of Worker		Total
	Under 35	35 and Over	
	- Number Reporting -		
Starting time:			
5:00 or earlier	18	13	31
5:30	6	5	10
6:00	9	3	12
6:30	3	2	5
7:00	9	18	27
7:30 or later	5	2	8
Specific time not reported	<u>1</u>	<u>6</u>	<u>7</u>
	<u>51</u>	<u>49</u>	<u>100</u>
Ending time:			
5:00 or earlier	7	11	18
5:30	3	4	7
6:00	26	17	43
6:30	6	5	11
7:00	3	3	6
7:30 or later	5	3	8
Specific time not reported	<u>1</u>	<u>6</u>	<u>7</u>
	<u>51</u>	<u>49</u>	<u>100</u>

Table 17. FEATURES OF WORK ARRANGEMENTS REPORTED BY EMPLOYEES
100 New York Career Farm Workers, 1972

Item	Age of Worker		Total
	Under 35	35 and Over	
	- Number Reporting -		
Hours in work day:			
8 or $8\frac{1}{2}$	6	14	20
9 or $9\frac{1}{2}$	7	8	15
10 or $10\frac{1}{2}$	14	10	24
11 or $11\frac{1}{2}$	14	12	26
12 or more	10	5	15
	<u>51</u>	<u>49</u>	<u>100</u>
Week-end arrangements:			
Off either Saturday or Sunday or both every week	21	29	50
Off alternate weekends	18	12	30
Some rotation basis (i.e., 1 in 3)	9	3	12
None off regularly	3	5	8
	<u>51</u>	<u>49</u>	<u>100</u>
Number paid holidays:			
None	10	7	17
2	6	0	6
3 (alternate)	11	9	20
4	3	1	4
6	19	32	51
7	2	0	2
	<u>51</u>	<u>49</u>	<u>100</u>
Amount of paid vacation:			
None	14	10	24
1 week	25	18	43
2 weeks	11	16	27
3 weeks	1	3	4
4 weeks	0	2	2
	<u>51</u>	<u>49</u>	<u>100</u>
Sick leave arrangements:			
No paid sick time	7	11	18
Decide when situation arises	22	12	34
Always have been paid	5	8	13
6 to 12 days per year	3	3	6
Worker uncertain	14	15	29
	<u>51</u>	<u>49</u>	<u>100</u>
Written employment agreement used:			
Yes	7	2	9
No	44	47	91

Work Arrangements

Fringe benefits include many features about employment terms. The hours of work, paid vacations and holidays, and sick leave arrangements are all a part of employment terms. Information on these items was obtained from the workers. No effort was made to verify the answers given so the responses are the worker's "general impression" of the arrangement.

About one-third of the workers started work at 5 a.m. or earlier and one-fourth worked until 6:30 p.m. or later. Forty percent reported 11 hours or more in their work day. There were differences in the hours of work among the types of farms. Dairy farms start work much earlier than the fruit and vegetable farm workers (table 16).

Half of the workers reported having one or two days off every weekend. Only 8 reported no plan for time off on weekends. There were many variations in the arrangements being used. At least, it points up that thought is being given to the problem of weekend time off and ways are being found to do it even on dairy farms.

Paid holidays and vacations varied considerably. About half of the workers reported the usual 6 or 7 paid holidays while 17 reported none. The method of paying workers may have some influence on this. Seventy percent of the workers received one or two weeks of paid vacation (table 17).

Sick leave arrangements seemed a bit uncertain in the minds of many workers. One-third reported that the employer decided when the situation arose. Most nonfarm employers today have definite sick leave policies. Farm employers, to be competitive, may well want to give more thought to this fringe benefit.

Written agreements about terms of employment are often cited as a good labor management practice. Only nine of these workers reported having written agreements.

Conclusions

This pilot study has made available additional information on the characteristics of career farm workers, and provides some clues on retirement plans, housing arrangements, and other fringe benefits. Indications are that even among these "selected" employers with career farm workers, the labor management practices are quite uncertain. These undoubtedly are areas in which farm employers need to make improvements if they are to compete successfully in the rural labor market for good help. The results also suggest the need for research in the broad area of farm labor management practices.